

## THE HOUSE GOP HEALTH CARE REFORM AGENDA

There are millions of Americans who want health insurance but cannot afford it, and hundreds of thousands of low-income children are still uninsured. Health care costs continue to rise far faster than inflation, causing wages to stagnate and squeezing the budgets of families also suffering from high gas prices. Instead of solutions, the Democratic Congress has offered more of what ails our health care system: more lawsuits, more bureaucracy, and diminishing choices for patients and their families. This has to change.

A House Republican majority **will work to guarantee access to affordable, high-quality, patient-centered health care for every American.** Instead of forcing Americans into a Washington-run health care program, we will pass reforms to **reduce costs and ensure personal healthcare decisions are made by patients, their families and their doctors.** Here is how we will do it:

- We will reform the tax code so that all Americans can afford a quality health insurance plan and keep it. By leveling the playing field between those who don't have employer-provided health insurance and those who do, we will make health coverage more affordable and empower you to keep your own health insurance plan, even if you decide to retire early or change your job.
- We will make health insurance more affordable by allowing families to enroll in plans available in other states if those plans better meet their needs.
- We will enhance Americans' control over their own health care by expanding the availability of tax-free health savings accounts so they can use their own money wisely on health care benefits they need today, save for their future health care needs, and spend more time seeking preventative care.
- We will fight to reform frivolous lawsuits that are driving up costs and reducing patient access to care, and reverse the dangerous shortage of physicians in high-risk practices like obstetrics and surgery by reforming our medical liability system.
- We will help small business owners afford health insurance for their employees by allowing them to purchase coverage at similar rates as large corporations and government agencies.
- We will make medical bills more transparent and easier to understand in order to increase competition and empower individuals to know they aren't being overcharged.
- We will improve health care quality in America by expanding the use of health information technology and electronic medical records.

- We will provide more effective care and more choices for our seniors.
- We will improve veterans' health care through expanded choice.
- We will increase the number of low-income children with health insurance in America.
- We will promote and expand research to develop new and innovative technologies that will encourage prevention and ultimately treat and cure diseases and disorders.

*For further detail on the House GOP Health Care Reform Agenda, read on. . .*

## **WHAT WILL A REPUBLICAN CONGRESS DO TO REFORM HEALTH CARE?**

**We will reform the tax code so that all Americans can afford a quality health insurance plan and keep it. By leveling the playing field between those who don't have employer-provided health insurance and those who do, we will make health care more affordable and empower you to keep your own health insurance plan, even if you decide to retire early or change your job.**

- Since World War II, the tax code has favored health insurance provided by employers. Tax incentives to purchase health insurance should apply to any individual who purchases coverage, regardless of whether they obtain coverage at their job or in the individual market.
- All Americans should have health coverage and the freedom to choose their own plan and to keep that plan if they change jobs or decide to retire early.
- A Republican Congress will provide tax credits to buy health insurance for families and individuals, making it more affordable for those who are uninsured.
- We will encourage health care freedom of choice by passing legislation to end the discriminatory treatment of health expenses under the tax code for individuals so that individual consumers of health care drive the marketplace for services and insurance products.
- We will give workers portable health benefits by allowing individuals to use their Health Savings Account balances to pay for health insurance premiums, so they can accumulate savings transferable from job to job and into retirement that can be used to pay for the health insurance coverage most suits their needs.

**We will make health insurance more affordable by allowing families to enroll in plans in available other states if those plans better meet their needs.**

- Instead of setting up a new bureaucracy, we will empower individuals to make the best choices for themselves and their families when it comes to purchasing a health plan.
- Republicans will allow individuals and families to purchase health coverage over the internet and across state lines, increasing choices for families and lowering costs by expanding competition.
- We'll harness the power of the marketplace to allow Americans to compare insurance policies from across the country and pick one that best meets their needs. This will provide every American with better health care choices, and reduce the number of Americans who are unable to find affordable coverage.

**We will enhance Americans' control over their own health care by expanding the availability of tax-free health savings accounts so they can use their own money wisely on health care benefits they need today, save for their future health care needs, and spend more time seeking preventative care.**

- Health Savings Accounts are growing rapidly in popularity and use among individuals and families as well as small businesses, many of whom have been able to offer health benefits to their employees for the first time because of HSAs. Nearly half (45 percent) of current HSA holders earn less than \$45,000 a year, and because of HSAs, millions of Americans have been able to purchase affordable health insurance coverage for themselves and their families.
- Current law restricts how much and how often Americans can contribute to their personal HSAs, and also makes it difficult for veterans and retirees to build their health savings. It even prevents individuals from using their HSA money to purchase additional insurance coverage. A Republican Congress will address these issues by passing legislation to increase the flexibility and effectiveness of HSAs.

**We will fight to reform frivolous lawsuits that are driving up costs and reducing patient access to care, and reverse the dangerous shortage of physicians in high-risk practices like obstetrics and surgery by reforming our medical liability system.**

- Bogus medical lawsuits driven by greedy trial lawyers are raising the cost of American health care, driving many physicians out of business, and hurting patient access to health care providers when in need.

- A Republican Congress will contain costs and address the shortage of physicians in high-risk practices through medical liability reform. We'll pass legislation to make common sense changes so that patients who have been harmed will receive compensation in a timely manner and doctors and medical professionals will not be unfairly targeted by trial lawyers. We'll protect doctors and medical professionals from being subject to junk lawsuits when they provide "Good Samaritan" services for free as a community service.
- We'll conduct proper oversight on evidence of corruption in the trial lawyer industry that has destroyed American jobs and driven up the cost of health care, and advance legislation to stop the abuse. We'll eliminate government health insurance mandates that do nothing but increase the cost of insurance and encourage junk lawsuits.

**We will help small business owners afford health insurance for their employees by allowing them to purchase coverage at similar rates as large corporations and government agencies.**

- A Republican Congress will pass legislation to allow small businesses to band together through associations and purchase quality health care for workers and their families at a lower cost. A large number of America's uninsured citizens are working Americans with jobs at small businesses that are too small to purchase health coverage for their workers the way large companies do.
- Allowing small businesses to pool their resources through Small Business Health Plans will let them spread risk and increase their negotiating leverage with health plans and health providers. It will also cut costs for patients by allowing health plans to be offered in multiple states at one time.

**We will require medical bills to be made more transparent and easier to understand in order to increase competition and empower individuals to know they aren't being overcharged.**

- Our health care system is a confusing mess, in no small part because the lack of transparency in health care financing makes it extremely difficult for patients to "comparison shop" for health services based on quality and cost.
- A Republican Congress will encourage states to improve health care transparency among hospitals and health plans, to make it easier for consumers to compare hospital-to-hospital and plan-to-plan costs.

**We will improve health care quality in America by expanding the use of health information technology and electronic medical records.**

- Each year, preventable medical errors kill nearly 100,000 people and hurt another 1.5 million Americans.
- A Republican Congress will pass legislation to help bring health information technology (HIT) into every doctor's office, hospital, and health care facility.

This reform could save not only hundreds of thousands of American lives each year, but also save an estimated \$162 billion annually, according to a recent RAND study. Our legislation will help bring America's health care system into the new century. We will protect patient privacy without shutting down opportunities to learn more about how to improve health care services.

- We'll provide tax incentives and tax reforms to make it affordable for physicians to adopt and implement HIT, provide certainty to encourage long-range planning and accelerate the implementation of new technology, and push the federal bureaucracy to accelerate its efforts to update existing standards so that Medicare and Medicaid don't lag behind private sector efforts.

**We will provide more effective care and more choices for our seniors.**

- Republicans believe we need to reform our health care laws and reduce bureaucracy to give families more options to ensure their loved ones have the best care possible in their golden years.
- Republicans will fight to make sure seniors have ample choices through the Medicare Part D prescription drug program, and work to make the Medicare program sustainable for future generations.
- We'll allow a deduction for eligible long-term care insurance premiums for taxpayers and their spouses and dependents.

**We will improve veterans' health care through expanded choice.**

- A Republican Congress will honor the contributions of our veterans by enhancing health care choices for those who have served and sacrificed for our country.
- To expand our veterans' health care choices and improve access beyond the current government-run VA system, we will fight to give veterans the freedom to use their VA benefits to obtain covered health care services from private doctors and health care providers if they choose. Many veterans have local doctors from whom they would prefer to receive medical care. These veterans fought for our freedom, and the least we can do is give them more freedom to choose their own physicians.

**We will increase the number of low-income children with health insurance in America.**

- A Republican Congress will reauthorize the State Children's Health Insurance Program (SCHIP) in a manner that puts poor children first – the original intent of the program.
- Rather than force children out of private health insurance into a government-run program, we will reauthorize SCHIP in a manner that puts top priority on covering hundreds of thousands of low-income children who are already eligible,

without using tax increases or budget gimmicks that put the program in jeopardy.

- We will include citizenship verification standards to ensure that only U.S. citizens and certain legal immigrants are allowed access to taxpayer-funded benefits.
- We'll fight to ensure that families ineligible for SCHIP receive more health care options, like premium assistance, to make it easier for them to purchase affordable, high quality health plans that best meet the needs of their families.

**We will promote and expand research to develop new and innovative technologies that will encourage prevention and ultimately treat and cure diseases and disorders.**

- A Republican Congress will continue to ensure that the significant investments we make at the National Institutes of Health are wisely spent for the good of all Americans. We will require NIH to keep accurate records of its activities throughout the entire agency and demand transparency from the NIH so that patients are fully informed of the scientific progress being achieved through these investments. We will encourage collaboration between research entities instead of building more silos that only slow scientific research progress. We will let the NIH find the best way to strategically allocate the available resources based on scientific opportunity and public health needs, instead of allowing politics to drive those decisions.
- A Republican Congress will also make sure that NIH agency is properly coordinating with the Food and Drug Administration on scientific discoveries, so that new, complex technologies developed by the world's leading pharmaceutical, biotech, and medical device companies may be approved faster for patients.
- We will promote policies that encourage the development of more drugs, biologics, and medical devices that are safe and effective to expand investment in research projects that are leading to a new era of personalized medicine.